UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA MACON DIVISION

In re: Edith E. Stalnaker, :

Debtor : Case No. 08-52156

Chapter 7

Wilda E. Karl,

Plaintiff

vs. : Adv. Proc. No. 08-5092

_____Edith E. Stalnaker Defendant.

CERTIFICATE OF SERVICE

This is to certify that the undersigned has this date served the foregoing Answer to Complaint Objecting to Dischargeability of Debt Under 11 U.S.C. §523(a)(6) and 11 U.S.C. §523(a)(4) upon the plaintiff's attorney, to wit:

John R. B. Long, Esq. Attorney for the Plaintiff 237 Davis Road, Suite D P.O. Box 3928 Augusta, GA 30907

by placing same in the United States Mail in an envelope with sufficient postage affixed thereto to insure delivery.

This <u>15th</u> day of December, 2008.

/S/ Charles E. Gay
Charles E. Gay
Counsel for Debtor
State Bar No. 288088

/S/ Renate Downs Moody Renate Downs Moody Co-Counsel for Debtor State Bar No. 248470

433 Cherry Street Suite 16 Macon GA 31201 (478) 745-7731

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_____Edith E. Stalnaker Defendant.

ANSWER TO COMPLAINT OBJECTING TO DISCHARGEABILITY OF DEBT UNDER 11 U.S.C. §523(a)(6) AND 11 U.S.C. §523(a)(4)

COMES NOW the Debtor, Edith E. Stalnaker, and files this, her answer, to the above-captioned complaint and shows the following:

COUNT 1 Non-Discharge Ability Claims

- 1. Debtor admits the allegations contained in Paragraph 1. of the complaint.
- 2. Debtor admits the allegations contained in Paragraph 2. of the complaint.
- 3. Debtor admits the allegations contained in Paragraph 3. of the complaint.
- 4. Debtor admits the allegations contained in Paragraph 4. of the complaint.
- Debtor neither admits nor denies the allegations contained in Paragraphof the complaint for lack of sufficient knowledge of the facts.
- 6. Debtor admits the allegations contained in Paragraph 6. of the complaint.
- 7. Debtor admits the allegations contained in Paragraph 7. of the complaint.
- 8. Debtor admits the allegations contained in Paragraph 8. of the complaint.
- 9. Debtor admits the allegations contained in Paragraph 9. of the complaint.
- 10. Debtor denies that the Final Judgment and Decree entered by Jackson County, West Virginia and domesticated in Jones County, Georgia is a Final Judgment and Decree for fraud and/or defalcation while acting in a fiduciary capacity and therefore contends that said Judgment and Decree is dischargeable as contemplated in 11 U.S.C. §523(a)(4). Furthermore, Debtor denies that she caused any willful and malicious injury to the

Plaintiff [sic] or entity or to the property of entity, as contemplated in 11 U.S.C. §523(a)(6).

- Debtor denies the allegations contained in Paragraph 11. of the complaint.
- 12. Debtor admits the allegations contained in Paragraph 12. of the complaint.
- 13. The complaint does not contain a Count II.

WHEREFORE, Debtor prays

- (a) that the Complaint filed by the Plaintiff be dismissed;
- (b) that Debtor have such other and further relief as is just and equitable.

Respectfully Submitted, this <u>15th</u> day of December, 2008.

/S/ Charles E. Gay Charles E. Gay Counsel for Debtor

/S/ Renate Downs Moody
Renate Downs Moody
Co-Counsel for Debtor

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UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF GEORGIA MACON DIVISION

In re: Edith E. Stalnaker, Debtor	: Case No. 08-52156 : Chapter 7
Wilda E. Karl, Plaintiff	:
VS.	: :Adv. Proc. No. 08-5092 :
Edith E. Stalnaker Defendant.	 : :

VERIFICATION

Personally appeared before me, the undersigned officer duly authorised to administer oaths, Edith E. Stalnaker, who on oath deposes and says that she is the defendant in the above-captioned case, that she has read the foregoing Answer and the facts contained therein are within her personal knowledge and are true.

This 15th day of December, 2008.

/S/ Edith E. Stalnaker
Edith E. Stalnaker

Sworn to and subscribed before me, this 15th day of December, 2008.

/S/ Trina L. Cape NOTARY PUBLIC